

-----Original Message-----

From: john krotec [mailto:ops@envroneers.com]

Sent: Monday, July 03, 2006 5:49 PM

To: Public Hearing

Subject: bank of wal-mart

Please write your message here. Take note of the style tips and talking points in the sidebar.

My concern is that Wal-Mart will take their strongarm business practices to the banking industry. There could be a dangerous concentration of power in the local retail and banking sectors. They could undermine the local banking industry like they have done to the thousands of "mom and pop" businesses across America. They would dictate what is best for Wal-Mart and the bottomline and not what is in the best interests of America and its citizens. Wal-Mart has a reputation of bullying its competitors. My image of the American banking industry is a positive one. With Wal-Mart involved in banking that perception would certainly change. Let's keep the perception of American banking clean...not tarnished by a business with questionable business practices.